

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Manuel Cintron
Debtor

Case No. 16-01792-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 16, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db	+ Manuel Cintron, 1223 Pin Oak Drive, Mechanicsburg, PA 17055-9724
4793761	+ Army Emergency Relief, c/o CBCS, PO Box 2589, Columbus, OH 43216-2589
4793772	+ Freedom Mortgage, PO Box 8068, Virginia Beach, VA 23450-8068
4829779	+ Freedom Mortgage Corporation, Attn: Payment Processing, 10500 Kincaid, Fishers, IN 46037-9764
4793778	+ Law Offices Blatt, Hasenmiller, Leisker, 125 S. Wacker Dr., #400, Chicago, Illinois 60606-4440
4793779	+ Law Offices of Petenaude & Felix, APC, 4545 Murphy Canyon Rd., 3rd Fl., San Diego, CA 92123-4363
4804914	+ LoanCare, a Division of FNF Servicing, Inc. N.K.A., 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
4793780	+ LoanCare Servicing Ctr, Po Box 8068, Virginia Beach, VA 23450-8068
4793784	+ Monroe Township Municipal Authority, 1220 Boiling Springs Road, Mechanicsburg, PA 17055-9794
4832848	+ PENTAGON FEDERAL CREDIT UNION, C/O NATIONWIDE CREDIT CORP, PO BOX 9156, ALEXANDRIA, VA 22304-0156
4793790	+ Springleaf Financial Services, Gateway Square, 25 Gateway Dr., A-107, Mechanicsburg, PA 17050-2930
4793794	+ Trindle Self Storage, 1755 W. Trindle Rd., Carlisle, PA 17015-9758

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4829608	+ EDI: CBSAAFES.COM	Jul 16 2021 22:53:00	Army & Air Force Exchange Services, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
4793763	+ EDI: CITICORP.COM	Jul 16 2021 22:53:00	CBNA/Home Depot, PO Box 6497, Sioux Falls, South Dakota 57117-6497
4793788	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 16 2021 18:50:00	RBS Citizens, 443 Jefferson Blvd. RJW-135, Warwick, Rhode Island 02886
4793770	EDI: CBSAAFES.COM	Jul 16 2021 22:53:00	Exchange Credit Program, Disputes Unit, PO Box 650410, Dallas, TX 75265
4793783	EDI: CBSAAFES.COM	Jul 16 2021 22:53:00	Military Star, 3911 S. Walton Walker Blvd., Dallas, Texas 75236
4793762	EDI: CBSAAFES.COM	Jul 16 2021 22:53:00	Army/air Force Exchange, PO Box 650410, Dallas, TX 75265
4824329	EDI: BL-BECKET.COM	Jul 16 2021 22:53:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4793765	+ EDI: CITICORP.COM	Jul 16 2021 22:53:00	Citibank SD NA /The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
4793764	+ EDI: CITICORP.COM	Jul 16 2021 22:53:00	Citibank SD NA /The Home Depot, PO Box 6497, Sioux Falls, South Dakota 57117-6497
4793766	+ EDI: COMCASTCBLCENT	Jul 16 2021 22:53:00	Comcast, PO Box 3006, Southeastern, Pennsylvania 19398-3006
4793767	+ EDI: WFNNB.COM	Jul 16 2021 22:53:00	Comenity Capital/HSN, Bankruptcy Dept., PO Box 182120, Columbus, Ohio 43218-2120
4793768	+ EDI: CONVERGENT.COM	Jul 16 2021 22:53:00	Convergent Outsourcing, 500 SW 7th St., Renton ,

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			Washington 98057-2983
4793769	+ Email/Text: bknotice@ercbpo.com	Jul 16 2021 18:50:00	ERC, PO Box 57610, Jacksonville, Florida 32241-7610
4793771	+ Email/Text: bankruptcy@aboundcu.com	Jul 16 2021 18:50:00	Fort Knox FCU, 3939 S. Dixie Blvd., Radcliff, KY 40160-5113
4810803	+ Email/Text: bankruptcy@aboundcu.com	Jul 16 2021 18:50:00	Fort Knox Federal Credit Union, PO Box 900, Radcliff, KY 40159-0900
4793773	+ Email/Text: bankruptcy@militarycredit.com	Jul 16 2021 18:50:00	Freedom Stores, Customer Financial, 1150 E. Little Creek, Norfolk, VA 23518-3826
4793774	+ EDI: RMSC.COM	Jul 16 2021 22:53:00	GE Capital Retail Bank, Attn: Bankruptcy Dept., PO Box 103104, Roswell, Georgia 30076-9104
4793775	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jul 16 2021 18:50:00	JH Portfolio Debt Equities, 5757 Phantom Dr. #225, Hazelwood, Missouri 63042-2429
4793776	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 16 2021 18:50:00	Kohl's, PO Box 3043, Milwaukee, Wisconsin 53201-3043
4793781	Email/Text: unger@members1st.org	Jul 16 2021 18:50:00	Members 1st FCU, PO Box 40, Mechanicsburg, Pennsylvania 17055-0040
4793785	+ EDI: AGFINANCE.COM	Jul 16 2021 22:53:00	OneMain Financial, 6801 Colwell Blvd., C/S Care Dept., Irving, Texas 75039-3198
4815560	+ EDI: AGFINANCE.COM	Jul 16 2021 22:53:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
4830337	EDI: PRA.COM	Jul 16 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4794461	EDI: PENNDEPTREV	Jul 16 2021 22:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
4794461	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2021 18:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
4806829	EDI: Q3G.COM	Jul 16 2021 22:53:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
4787489	EDI: RECOVERYCORP.COM	Jul 16 2021 22:53:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4794225	EDI: AGFINANCE.COM	Jul 16 2021 22:53:00	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
4793791	+ EDI: RMSC.COM	Jul 16 2021 22:53:00	SYNCB/Lowe's, PO Box 965005, Orlando , Florida 32896-5005
4793792	+ EDI: RMSC.COM	Jul 16 2021 22:53:00	SYNCB/Toysrusdc, PO Box 965005, Orlando , Florida 32896-5005
4793789	+ EDI: SWCR.COM	Jul 16 2021 22:53:00	Southwest Credit, 4120 International Pkwy, #1100, Carrollton, Texas 75007-1958
4793793	+ EDI: RMSC.COM	Jul 16 2021 22:53:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, Florida 32896-5060

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4793787		Alexandria, VA 22313

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4793777		Kristina Centron
4793786		Pentagon Federal Credit Union, PO Box 1432
cr	*+	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
4793782	*	Members 1st FCU, PO Box 40, Mechanicsburg, Pennsylvania 17055-0040

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Celine P DerKrikorian	on behalf of Creditor FREEDOM MORTGAGE CORPORATION ecfmail@mwc-law.com
Chad J. Julius	on behalf of Debtor 1 Manuel Cintron cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Joseph J. Swartz	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
Lauren Marie Moyer	on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj-ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Robert Joseph Davidow	on behalf of Creditor FREEDOM MORTGAGE CORPORATION r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

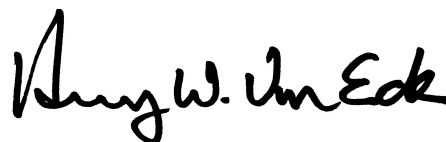
Debtor 1	Manuel Cintron	Social Security number or ITIN	xxx-xx-8842
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:16-bk-01792-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Manuel Cintron

7/16/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Deborah George, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.